

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: § Case No. 05-08200 ABG  
GARDNER, CAROL L. §  
§  
Debtors §  
§

---

NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that R. SCOTT ALSTERDA, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$	129,961.76
<i>and approved disbursements of</i>	\$	0.00
<i>leaving a balance of</i>	\$	129,961.76

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: R. SCOTT ALSTERDA,</i>		
<i>TRUSTEE</i>	\$ 9,748.09	\$ 255.68
<i>Attorney for trustee: Ungaretti &amp; Harris LLP</i>	\$ 52,463.50	\$ 2,750.55
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____

**Charges:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Fees:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Other:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Other:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Applications for prior chapter fees and administrative expenses have been filed as follows:**

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u><i>Attorney for debtor:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Attorney for:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Accountant for:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Appraiser for:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Other:</i></u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

**Allowed priority claims are:**

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 2,550,719.71 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.5 percent.

**Timely allowed general (unsecured) claims are as follows:**

<b>Claim Number</b>	<b>Claimant</b>	<b>Allowed Amt. of Claim</b>	<b>Proposed Payment</b>
<b>000001</b>	<b>Bank One, N.A.</b>	<b>\$ 1,980,230.68</b>	<b>\$ 50,263.44</b>
<b>000002</b>	<b>Carlton Mortgage Services Inc</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>000003</b>	<b>Wells Fargo Funding Inc</b>	<b>\$ 231,330.70</b>	<b>\$ 5,871.78</b>
<b>000004</b>	<b>First Collateral Services, Inc</b>	<b>\$ 258,872.60</b>	<b>\$ 6,570.86</b>
	<b>Discover Bank/Discover</b>		
<b>000005</b>	<b>Financial Services</b>	<b>\$ 3,092.18</b>	<b>\$ 78.49</b>
	<b>American Express Travel</b>		
<b>000006</b>	<b>Related Services Co Inc</b>	<b>\$ 5,077.64</b>	<b>\$ 128.88</b>
<b>000007</b>	<b>MARSHALL FIELDS</b>	<b>\$ 1,640.72</b>	<b>\$ 41.65</b>
	<b>American Express Travel</b>		
<b>000008</b>	<b>Related Svcs Co</b>	<b>\$ 23,757.78</b>	<b>\$ 603.03</b>
	<b>Stitt, Klein, Daday, Aretos &amp;</b>		
<b>000009</b>	<b>Giampietro, LLC</b>	<b>\$ 42,438.87</b>	<b>\$ 1,077.21</b>
<b>000010</b>	<b>Citibank (South Dakota) NA</b>	<b>\$ 2,827.52</b>	<b>\$ 71.77</b>
<b>000011</b>	<b>Citibank (South Dakota) NA</b>	<b>\$ 1,451.02</b>	<b>\$ 36.83</b>

**Late filed general (unsecured) claims are as follows:**

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

**Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:**

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 0.00 .

The trustee's Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, U.S. Bankruptcy Court:

KENNETH S. GARDNER  
CLERK OF THE COURT

Any person wishing to object to any fee application that has not already been approved or  
to the Final Report, must file a written objection within 20 days of the date of this notice, serve a  
copy of the objections upon the trustee, any party whose application is being challenged and the  
United States Trustee. A hearing on the fee applications and any objection to the Final Report  
will be held at 10:00 AM on 09/09/2009 in Courtroom 613 ,  
United States Courthouse  
219 S. Dearborn  
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

Date: 07/24/2009 By: /s/R. SCOTT ALSTERDA, TRUSTEE  
Trustee

*R. SCOTT ALSTERDA, TRUSTEE*  
*3500 THREE FIRST NATIONAL PLAZA, 70 WEST MADISON AVENUE, CHICAGO, IL 60602-*  
*4283*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction  
Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 6

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 05-08200

User: arodarte  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Aug 10, 2009

The following entities were noticed by first class mail on Aug 12, 2009.

db +Carol L Gardner, 458 S Middleton, Palatine, IL 60067-5967  
aty Alex Pirogovsky, Ungaretti & Harris LLP, 3500 Three First National Plaza,  
Chicago, IL 60602  
aty +Harold M Saalfeld, Harold M Saalfeld, Attorney at Law, 25 N County Street Suite 2R,  
Waukegan, IL 60085-4342  
sp R Scott Alsterda, Ungaretti & Harris LLP, 3500 Three First National Plaza,  
Chicago, IL 60602  
9020002 +AMERICAN EXPRESS, P.O. BOX 297813, FT LAUDERDALE, FL 33329-7813  
9020003 AMERICAS SERVICING CO, P.O. BOX 981, FREDERICK, MD 21705-0981  
9020004 +ASTORIA FEDERAL, 2000 MARCUS AVENUE 3RD FL, LAKE SUCCESS, NY 11042-1036  
9020005 AT&T, P.O. BOX 8212, AURORA, IL 60572-8212  
10651670 American Express Travel Related Services Co Inc, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
10672905 American Express Travel Related Svcs Co, Inc Corp Card, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
9020006 +BANK ONE - AMERICAN NATL BANK, 10 S. DEARBORN, CHICAGO, IL 60603-2300  
9155332 +Bank One, N.A., c/o Peter D. Sullivan, Esq., Hinshaw & Culbertson LLP,  
222 N. LaSalle Street, Suite 300, Chicago, IL 60601-1081  
9145152 +Bank One, William J Connelly, Hinshaw & Culbertson LLP, 222 North LaSalle St #300,  
Chicago, IL 60601-1081  
9020007 CHASE CARD SERVICES, P.O. BOX 52126, PHOENIX, AZ 85072-2126  
9326445 +Carlton Mortgage Services Inc, c/o Bruce R Meckler, Meckler Bulger & Tilson LLP Suite 1800,  
123 N Wacker Drive, Chicago, IL 60606-1743  
10761889 Citibank (South Dakota) NA, Assoc.Shell Payment Center, 4740 121st Street,  
Urbandale, IA 50323-2402  
10761864 +Citibank (South Dakota) NA, Assoc/BP Amoco Payment Center, 4740 121st Street,  
Urbandale, IA 50323-2402  
9020009 FLEET CREDIT CARD SVCS, P.O. BOX 84006, COLUMBUS, GA 31908-4006  
9765629 First Collateral Services, Inc, Brain W Norkett, Bullaro & Carton, P C,  
LaSalle Street, Suite 2500, Chicago, IL 60601  
9020011 +HINSHAW & CULBERTSON, 222 N. LASALLE ST, STE 300, CHICAGO, IL 60601-1081  
9020012 HOME DEPOT, PROCESSING CENTER, DES MOINES, IA 50364-0500  
9020013 HOUSEHOLD BANK, P.O. BOX 88000, BALTIMORE, MD 21288-0001  
13865507 +Homebuyers Link, 7023 167th St, Tinley Park, IL 60477-3109  
9020014 +MARSHALL FIELDS, 111 BOULDER INDUSTRIAL DRIVE, BRIDGETON, MO 63044-1241  
9020015 +MBNA, P.O. BOX 15153, WILMINGTON, DE 19886-5153  
9020016 +MONTICELLO BANKING CENTER, 209 RICKEY RD, MONTICELLO, IN 47960-1540  
9020017 PROCESSING CENTER, P.O. BOX 9014, DES MOINES, IA 50303  
9020018 SBC, BILL PAYMENTY CENTER, CHICAGO, IL 60663-0001  
9020019 +SHELL CREDIT, PROCESSING CENTER, DES MOINES IA 50359-0001  
9020020 +STITT, KLEIN, DADY, ARETOS & GIAMPIETRO, 121 S. WILKE SUITE 500,  
ARLINGTON HEIGHTS, IL 60005-1528  
10689217 +Stitt, Klein, Daday, Aretos & Giampietro, LLC, 121 S. Wilke Rd., Ste. 500,  
Arlington Heights, IL 60005-1528  
9020021 +TOYOTA FINANCIAL SVC, P.O. BOX 5855, CAROL STREAM, IL 60197-5855  
13865571 +Theresa Umecker, 7023 167th St, Tinley Park, IL 60477-3109  
9572026 +Wells Fargo Funding Inc, Alan M Bernover Litchfield Cavo LLP, 303 W Madison St #300,  
Chicago IL 60606-3300  
13865572 +William C Dowd, Dowd Kennedy & Dowd, 7480 West College Drive, Palos Heights, IL 60463-1998

The following entities were noticed by electronic transmission on Aug 11, 2009.

9020008 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 11 2009 03:15:49 DISCOVER CARD,  
P.O. BOX 30395, SALT LAKE CITY, UT 84130-0395  
10640433 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 11 2009 03:15:49  
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026  
9020010 +Fax: 866-543-0087 Aug 11 2009 00:04:28 HINSDALE BANK & TRUST, 25 E. FIRST ST,  
HINSDALE, IL 60521-4119

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

tr\* R Scott Alsterda, Ungaretti & Harris LLP, 3500 Three First National Plaza,  
Chicago, IL 60602

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1  
Case: 05-08200

User: arodarte  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Aug 10, 2009

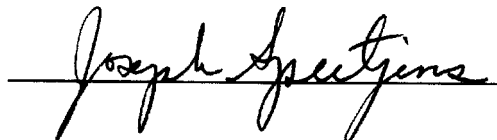
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.